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North Carolina. Department of Natural Resources and Community Development

City of
Elizabeth City



THE COMPREHENSIVE PLAN: HOUSING ELEMENT

H-17307

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COASTAL ZONE INFORMATION CENTER

THE COMPREHENSIVE PLAN: HOUSING ELEMENT

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SUMMARY STATEMENT FOR HUD CHECKLIST REVIEW

Elizabeth City's The Comprehensive Plan: Housing Element has been developed by the Elizabeth City Planning and Community Development Department in coordination with Coastal Area Management Act activities and Department of Housing and Urban Development "701" guidelines, with funding cooperation from the National Oceanic and Atmospheric Administration. The Housing Plan was developed using guidelines issued through Federal Registers, Volume 40, Number 164; and Volume 42, Number 21, and assistance provided by the North Carolina Department of Natural Resources and Community Development.

In the data support sections of the Housing Element, previous studies and publications were used extensively. Documents of particular significance are listed on Page 4 of the document. Implementation of the Housing Element is underway upon approval of the Elizabeth City City Council. Several activities are ongoing (i.e. Community Development and Building Inspections), and others are slated for action in the near future.

The Housing Element is designed to be compatible and consistent with the intent and the stated objectives of Elizabeth City's Land Use Plan: 1976-1985, and subsequent studies, such as the addendum to the Land Use Plan developed under "701" guidelines. Assurances are also made that the Housing Element is consistent with (1) Coastal Area Management of 1974, (2) Section 208 of the Federal Water Pollution Control Act of 1972, (3) State Implementation Plan for Clean Air Act of 1967, and (4) State Comprehensive Outdoor Recreation Plan of Land and Water Conservation Fund Act of 1965.

Housing Element Checklist

- | | |
|--|-------------|
| a) data analysis and projected needs by geographic sectors | pp. 10 - 53 |
| b) broad goals and measurable annual objectives | pp. 60 - 63 |

- c) policies to eliminate discrimination pp. 8, 58, 61
- d) policies to preserve existing housing stock and neighborhoods pp. 54 - 63
- e) indication of coordination mechanisms with other levels of functional planning, policy development and investment strategies pp. 61, 63
- f) defined policies, strategies, proposals to accomplish goals and objectives pp. 54 - 63
- g) defined criteria for future evaluation of housing programs and activities pp. 64
- h) indication of distribution of housing resources (assisted and nonassisted) by range of housing types pp. 7, 8, 11 - 35, 54 - 57
- i) environmental assessment pp. 66
- j) historic preservation assessment pp. 68

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Section I: INTRODUCTION

Purpose, Scope, Method

Since 1949 it has been a Federal government tenet (Housing Act of 1949) that every American family should have a decent, safe and sanitary place in which to live. Toward this goal, numerous studies and programs have been developed -- yet, housing remains one of our major problems. A prominent reason for continued problems in housing is the lack of an overall strategy to guide local efforts.

In an attempt to create an overall housing strategy, the Department of Housing and Urban Development (HUD) has decreed that communities must develop a comprehensive plan in order to participate in their comprehensive planning assistance program. As set forth in HUD's new regulations, communities that do not meet HUD's comprehensive plan requirements may not be eligible for planning assistance. A comprehensive plan shall, at minimum, include a housing element and a land use element. The housing element or strategy is intended to be a "major policy document for identifying and meeting the housing needs of current and prospective population." The land use element of the comprehensive plan is the formulation of a "substantive policy for land development" with implementation policy and "means by which the policy will be coordinated with land use and functional policies and plans of other jurisdictions." (HUD, Land Use and Housing Element Guidelines, February 1977.)

The development of the Housing Element by the City of Elizabeth City is not only intended to fulfill HUD's comprehensive plan requirement, but it is consistent with the Elizabeth City Land Use Plan: 1975-1985 (the land use element) and meets stated National Growth Policy Objectives. Such objectives were initially set forth in The Urban Growth and New Community Development Act of 1970 of which the following major policy declarations found in this Act

have significance for the development of Elizabeth City's Housing Element:

- 1.) The Housing Element should promote efficient, rational and economic growth that encourages a more sound, orderly, and balanced development, promotes the prudent use and conservation of our natural resources, as well as assures the community of adequate tax bases, community services, job opportunities and well-balanced neighborhoods in socially, economically, and physically attractive living environments.
- 2.) The Housing Element should assume a responsibility for development of a national urban growth policy, the development of which shall not only incorporate social, economic and other appropriate factors, but shall serve as a guide in making specific decisions at the national level.
- 3.) The Housing Element should also reflect the national growth policy in regards to the following:
 - (a) Favor urbanization and economic development patterns which encourage wise and balanced use of physical and human resources.
 - (b) Treat comprehensively the problems of poverty and the need for better community services which are associated with disorderly urbanization.
 - (c) Develop means to encourage good housing for all citizens without regard to race or creed.
 - (d) Strengthen governmental institutions to contribute to balanced urban growth.
 - (e) Facilitate increased coordination of Federal programs so as to encourage desirable patterns of urban growth.

HUD's comprehensive plan requirement also mandates that the required Housing Element for a community must promote the realization, as soon as feasible, of the goals of a decent home and suitable living environment for every American as stated in 1949. The requirements further state that existing and future housing needs must be identified by the community and that communities shall also provide for the distribution of housing resources to meet the needs of all citizens in order to provide a choice of housing types and locations.

Toward these requirements this document assesses Elizabeth City's present and anticipated housing needs and proposes means by which to insure that we will be able to meet these needs. Such means include the development of specific goals, objectives, and policies to guide the delegation of Elizabeth City's housing resources.

Factors analyzed in the development of the City's Housing Element include the structural condition and location of housing in the City, the socio-economic character of the City, projected future housing demands, and citizen opinions concerning housing goals and policies for the City.

Throughout this study projections are carried to 1985. This makes them comparable to the Land Use Plan planning period and ensures proper coordination between the two major elements of The Comprehensive Plan, the Housing Element and the Land Use Plan. Though projections are estimated to 1985, recommended objectives are proposed for only a two-year period. This will provide adequate time to properly evaluate the achievement of specific objectives and to change them, if necessary.

Although useful to planners, data extrapolations have little impact on the actual alleviation of standard housing. The alleviation of housing

needs is a people project, and, as such, this study is concerned with the development of a housing strategy supported by the people of the City. To develop such a strategy, the Elizabeth City City Council, the Elizabeth City Planning Commission and the residents of Elizabeth City were provided an opportunity to participate in the drafting of this document.

Housing Studies, Plans and Activities

Several existing and prior housing studies, plans and activities by various agencies, including the City of Elizabeth City, are pertinent to the development of Elizabeth City's Housing Element. Listed below are studies concerning or pertinent to housing conditions within Elizabeth City:

"Housing Element Region R"
Albemarle Regional Planning and Development Commission
December, 1977

"Housing Report for Multi-County Region R"
Albemarle Regional Planning and Development Commission
June, 1973

"Regional Housing Evaluation and Analysis"
Albemarle Regional Planning and Development Commission
1973-1974

"Housing Rehabilitation Plan Region R"
Albemarle Regional Planning and Development Commission
June 1975

"Building and Housing Codes Inventory and Analysis Region R"
Albemarle Regional Planning and Development Commission
September 1976

"The Regional P.O.D. FYs 1973-1976"
Albemarle Regional Planning and Development Commission
1973-1976

"Pasquotank County, North Carolina Land Use Plan 1975-1985"
Pasquotank County
1975

"Elizabeth City Land Use Plan: 1975-1985"
Elizabeth City Planning and Community Development Department
May, 1975

"Neighborhood Analysis: Elizabeth City, North Carolina"
The City of Elizabeth City
1963

"Elizabeth City Housing Assistance Plan"
The City of Elizabeth City
1974-1978

"Public Improvements Program and Capital Improvements Budget-
1976-1985: Elizabeth City, North Carolina"

"Halstead Boulevard Development and Growth Study"
Elizabeth City Planning Department
August, 1977

"Open Space and Recreation Plan for the City of Elizabeth City"
Elizabeth City Planning Department
July, 1976

"Community Facilities Plan for Elizabeth City, North Carolina"
City of Elizabeth City
April, 1968

"A Comparative Study of Elizabeth City" (Draft)
Elizabeth City Planning Department
1974

"Towards A Comprehensive Development and Growth Management
for Elizabeth City"
Elizabeth City Planning Department

"1976 Annexation Study for the City of Elizabeth City"
Elizabeth City Planning Department
July 1976

In addition to the preparation of studies and documents, Elizabeth City has been undertaking projects directly impacting housing. In 1962, the Elizabeth City Housing Authority was founded and has progressively worked toward providing direct housing services to the elderly and low- and moderate-income citizens. The Housing Authority presently operates 330 public housing units and has recently submitted a proposal for 35 family units under the Section 8 New Construction Program. In addition, approximately 90 Section 8 rental subsidy units exist within the Elizabeth City urbanized area. These units are under the administration of the Economic Improvement Council (EIC).

The City's Walnut Street Redevelopment Project is well underway with the entire project site in the final stages of land clearance. Development of the site will consist of residential and supportive land uses with the Housing Authority's proposed 35 Section 8 family units being given first preference for a site within the project area. The remaining area will be residentially developed by the private sector. The City has also committed itself to a program of neighborhood revitalization by providing entitlement funding for street lights and a water line improvement in the Sawyer Town neighborhood. A Small Cities Preapplication for total comprehensive treatment of the neighborhood has been submitted to the HUD area office. The program designed for this older, deteriorating neighborhood, will include a housing element that will initiate the first housing rehabilitation program sponsored by the City. Approximately 116 units are proposed for rehabilitation over the two-year program period. Blight clearance will be employed to remove only the most blighted housing. All substandard units within the project area are earmarked for some form of treatment.

Eliminating housing discrimination has also been a major concern of the City. The City Council adopted in January, 1978, a resolution directing City agencies to administer the intent of the National Fair Housing Law of 1968 in all of the City's programs and policies. The Council further urged all citizens to practice the letter and spirit of the Fair Housing Law.

Farmers Home Administration financing has been relatively active in the City. Elizabeth Manor Apartments, whose construction proposal was earlier delayed pending State approval of sewer extensions, is planned for an additional 50 rental units within the next 18 months. Additionally, approximately 60 rental units are planned for the Walker Avenue area by Hasket Construction Company.

Recent private housing activities that will impact upon the local housing market include the construction of 75-78 condominium units along Weeksville Road and approximately 28 townhouse units along Riverside Avenue on the existing Elizabeth City Yacht Yard site. This latter development, in particular, is directed toward home buyers in the \$75,000 to \$80,000 housing market. Although City zoning approval has been granted for these projects, construction and completion dates for these projects are uncertain.

In addition to its other activities, Elizabeth City also maintains a full time planning and inspections staff. It is the responsibility of this staff to enforce locally adopted codes and regulations such as the North Carolina Building, Electrical, and Housing Codes, the Zoning Ordinance, Subdivision Regulations, and Flood Plain Ordinance. Complementing such enforcement, the Elizabeth City Inspections Department also records the number and location of building permits issued and the number and location of buildings demolished. The Housing Code is enforced through a systematic inspection program that covers all geographic areas of the City.

Through its Community Development Programs, cooperation with County and regional housing activities, and ongoing planning and inspections, Elizabeth City daily attacks the problems of substandard housing. Nevertheless, such housing remains throughout the City -- thus the need for this study and the development of a unified housing strategy.

Section II: CURRENT HOUSING RESOURCES

Analysis of Current Housing Stock

Structural Characteristics and Geographic Distribution

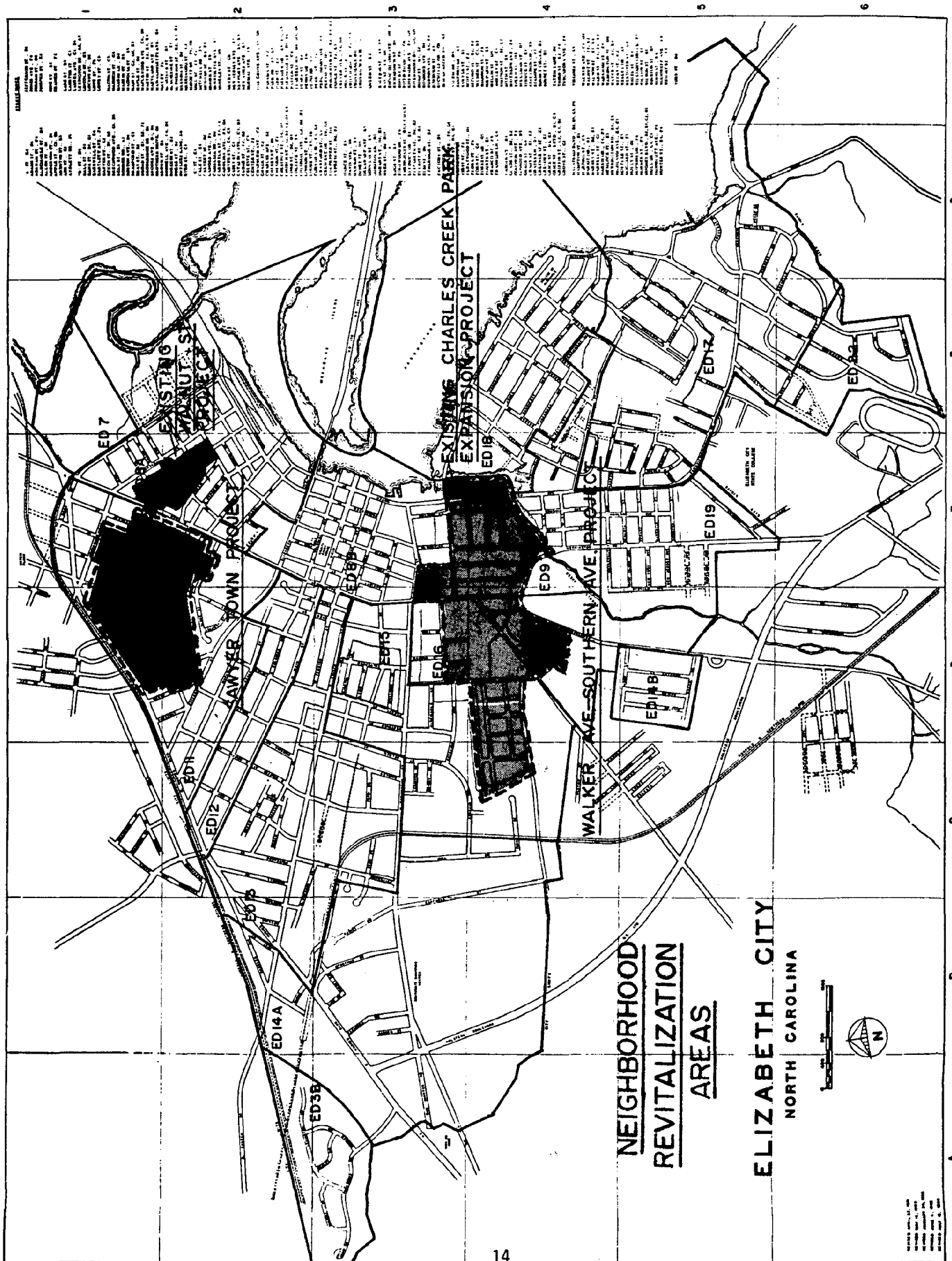
According to January, 1978, information on file in the Housing Code Enforcement Office, there were an estimated 4,752 occupied dwelling units within Elizabeth City. Of this total, approximately 11% (517 units) were noted as being substandard. When vacant units are added, the total housing stock increases to 4,889 units with approximately 15% of the total stock in substandard condition. In determining structural condition, a standard unit was considered as a structure which had no defects or only slight defects which could be easily corrected during regular maintenance. A substandard unit was classified as a structure having defects which would require major repairs to prevent further deterioration. For example, a house which exhibited a sagging porch (but with a good foundation) or needed a reroofing with shingles would be classified as substandard. The condition of the housing stock in the various areas of the City is shown on the following chart ("Condition of Existing Occupied Housing Stock by Enumeration District") and map ("Housing Conditions").

As can be seen from the Housing Conditions map, most of the substandard housing within the City is located within two large areas. In the northern portion of the City, the Sawyer Town neighborhood and the City's Walnut Street Community Development project area exhibit most of the substandard housing. The Walker Avenue-Southern Avenue neighborhood contains most of the substandard housing in the southern portion of the City. Because of the blighted conditions, Sawyer Town and the Walker Avenue Southern Avenue neighborhood have been designated as neighborhood revitalization areas (NRAs) for eventual community development treatment (see map entitled "Neighborhood Revitalization Areas").

CONDITION OF EXISTING OCCUPIED HOUSING STOCK BY ENUMERATION DISTRICT

ED NO.	8A	8B	9	10	11	12	13	14	15	16	17	18	19	20	21	TOTAL CITY
Total Housing Units in ED	488	98	204	382	232	278	445	425	427	189	532	346	478	125	103	4,752
Total Owner Housing Units	324	66	136	204	102	146	309	145	227	117	419	269	252	112	101	2,929
a) Standard Units	257	64	111	154	98	143	308	139	216	107	405	268	226	111	100	2,707
b) Substandard Units	67	2	25	50	4	3	1	6	11	10	14	1	26	1	1	222
1) substandard units suitable for rehab.	67	2	23	43	4	3	1	4	11	9	14	1	26	1	1	210
Total Renter Housing Units	164	32	68	178	130	132	136	280	200	72	113	77	226	13	2	1,823
a) Standard Units	118	28	55	99	118	130	124	277	116	54	105	74	216	12	2	1,528
b) Substandard Units	46	4	13	79	12	2	12	3	84	18	8	3	10	1	0	295
1) substandard units suitable for rehab.	45	4	11	72	12	2	12	3	72	13	6	3	9	1	0	265

SOURCE: Housing Code Enforcement Office, January, 1978



As seen in the chart below, these two areas contain over one-third (38%) of the City's substandard housing, particularly when compared to the existing Walnut Street Community Development project area. While Sawyer Town has only 7% of the housing stock within the City, 22% of the City's substandard housing is located in the neighborhood. The Walker Avenue-Southern Avenue area has 11% of the housing stock but 16% of the City's substandard housing. Thus, these two neighborhoods have a disproportionate share of the City's deteriorating housing within its boundaries.

COMPARISON OF HOUSING CONDITIONS

	SAWYER TOWN		WALKER AVENUE-SOUTHERN AVENUE		WALNUT STREET		CITY TOTAL*
	<u>No. % of City</u>		<u>No. % of City</u>		<u>No. % of City</u>		
Total number of housing units	342	7	548	11	53	1	4,899
Number of standard units	196	5	445	11	9	2	4,099
Number of sub-standard units	146	22	103	16	27	4	653
% of substandard in project area	38		19		51		
Number of dilapidated**	14	23	16	26	17	27	62
% of dilapidated units in project area	4		3		37		

DATA SOURCE: Elizabeth City Planning Department and Code Enforcement Office

* Current Estimate by Code Enforcement Officer

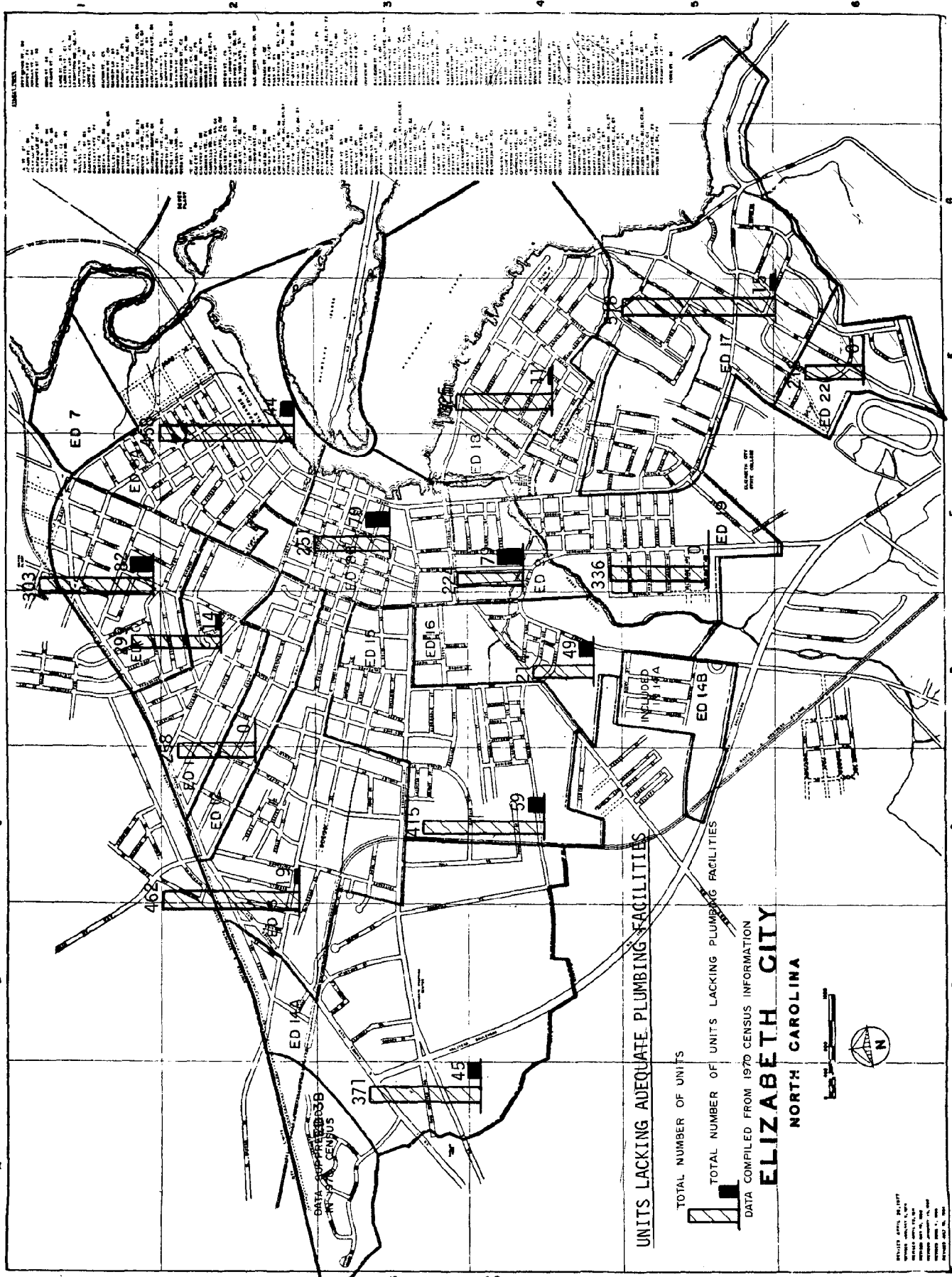
** Not absolute value -- houses continue to be upgraded by residents

A consideration closely tied to the structural condition of housing is the age of that housing. Although quality of materials and workmanship vary widely, as do the maintenance efforts of homeowners, it is logical to assume that the majority of our present and future substan-

dard housing will come from units constructed prior to 1939. As indicated in the following map, 50% of the housing in Elizabeth City falls into this category. Even given the highest level of materials, workmanship, and maintenance, these structures either are or soon will be of primary concern in either demolition, rehabilitation, or preservation activities. Generally speaking, renter units in Elizabeth City are usually slightly older than owner units. As can be expected, the older neighborhoods, which are closest to the town's center, have the most housing construction prior to 1939.

It is interesting to note that the oldest areas of the City do not necessarily reflect the worst housing conditions. For example, the Walker Avenue-Southern Avenue neighborhood (ED 9,15,16) exhibits a large concentration of substandard housing yet slightly over half of the housing within this area was constructed prior to 1939.

Another indication of the physical characteristics of the City's housing is the extent of housing units lacking adequate plumbing facilities. According to 1970 Census data (see map and chart entitled "Extent of Housing Units Lacking Adequate Plumbing Facilities"), approximately 10% of the City's vacant and occupied housing lacks plumbing. An estimated 8% of all occupied housing lack plumbing -- with rental units (5%) being slightly more inadequate than owner occupied units (3%). Since inadequate plumbing is a major consideration in determining substandard housing, it is not surprising to find that the Walker Avenue-Southern Avenue and Sawyer Town neighborhoods have percentages of inadequacy higher than the City's average. As shown below, the Walker Avenue-Southern Avenue and Sawyer Town neighborhoods, respectively, have 22% and 21% of their housing stock lacking plumbing. In addition, it appears that this situation is worse in the Walker Avenue-Southern Avenue area since almost all the units lacking plumbing are occupied as opposed to Sawyer Town where 13%



UNITS LACKING ADEQUATE PLUMBING FACILITIES
 TOTAL NUMBER OF UNITS LACKING PLUMBING FACILITIES
 DATA COMPILED FROM 1970 CENSUS INFORMATION

of the occupied units lack adequate plumbing.

EXTENT OF HOUSING UNITS LACKING ADEQUATE PLUMBING FACILITIES

WALKER AVENUE-SOUTHERN AVENUE NEIGHBORHOOD

ED#	Total Housing Units		Total Lacking In Plumbing		Occupied Units Lacking Plumbing		Owner Occupied Units Lacking Plumbing		Rented Occupied Units Lacking Plumbing		Negro Occupied Units Lacking Plumbing		Negro Owner Units Lacking Plumbing		Negro Renter Units Lacking Plumbing	
	9	224	79	35%	79	35%	16	12%	53	24%	69	31%	21	9%	48	21%
	15	415	59	14%	59	14%	0		59	14%	54	13%	0		54	13%
	16	214	49	23%	49	23%	9	4%	40	19%	49	23%	9	4%	40	19%
Totals	40	853	187	22%	187	22%	25	3%	152	18%	172	20%	30	4%	142	17%

SAWYER TOWN NEIGHBORHOOD

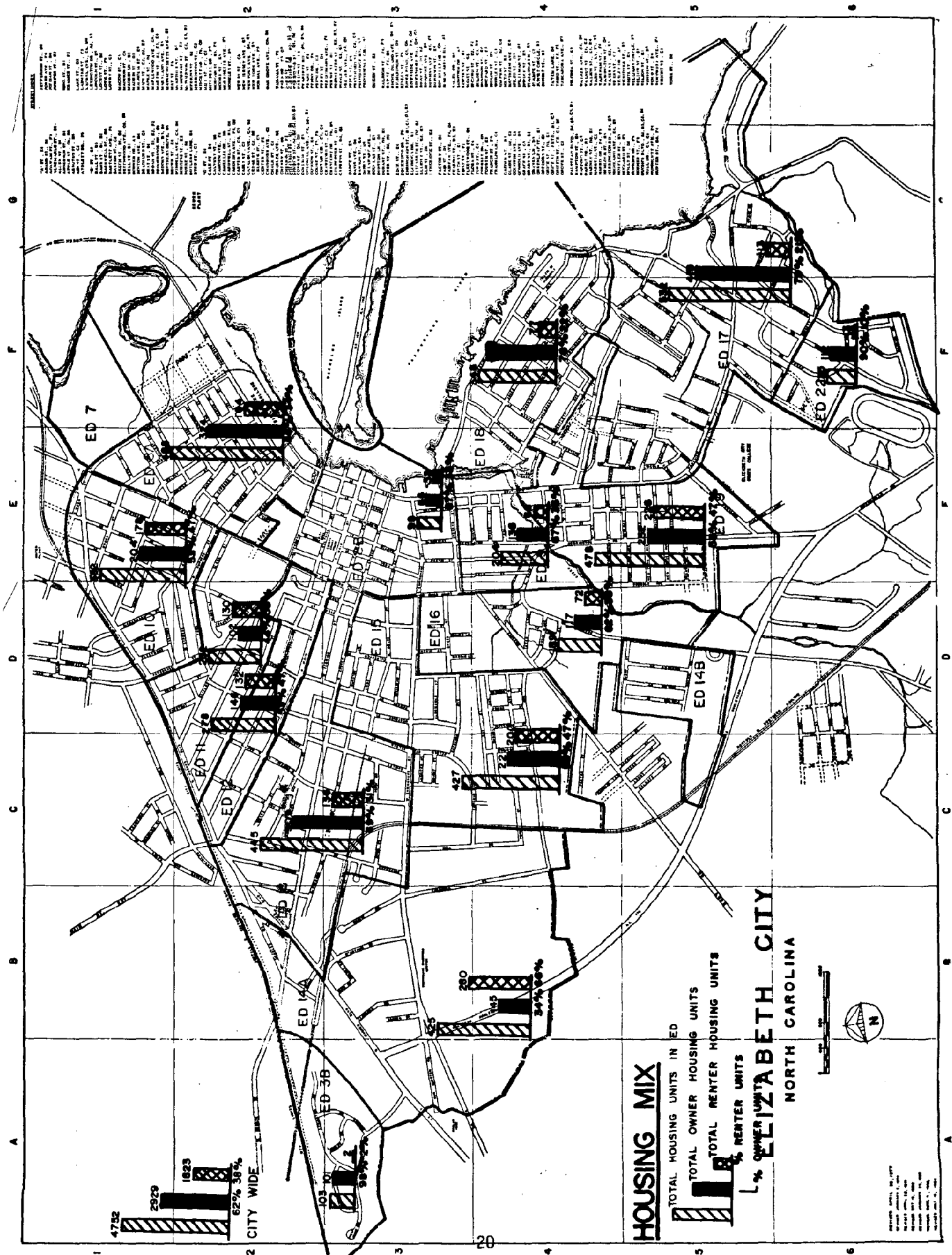
	10	383	82	21%	48	13%	29	8%	19	5%	23	6%	13	3%	10	3%
Totals	10	383	82	21%	48	13%	29	8%	19	5%	23	6%	13	3%	10	3%

Source: 1970 Census, 5th Count

Housing Mix

In planning for future housing needs, it is necessary to have a feeling not only for structural conditions, but also utilization characteristics. To a large extent, housing units within the City are owner occupied. The most recent estimate compiled by the Housing Code Enforcement Officer reports that 62% of all units are owner occupied. Proportionally, owner units represented approximately 55% of the entire housing stock in 1970, according to the U.S. Census. This 7% gain in owner units has largely been the result of new home construction in the urban fringe within the City limits and the elimination of older rental units that were originally single family owner units converted into rental units.

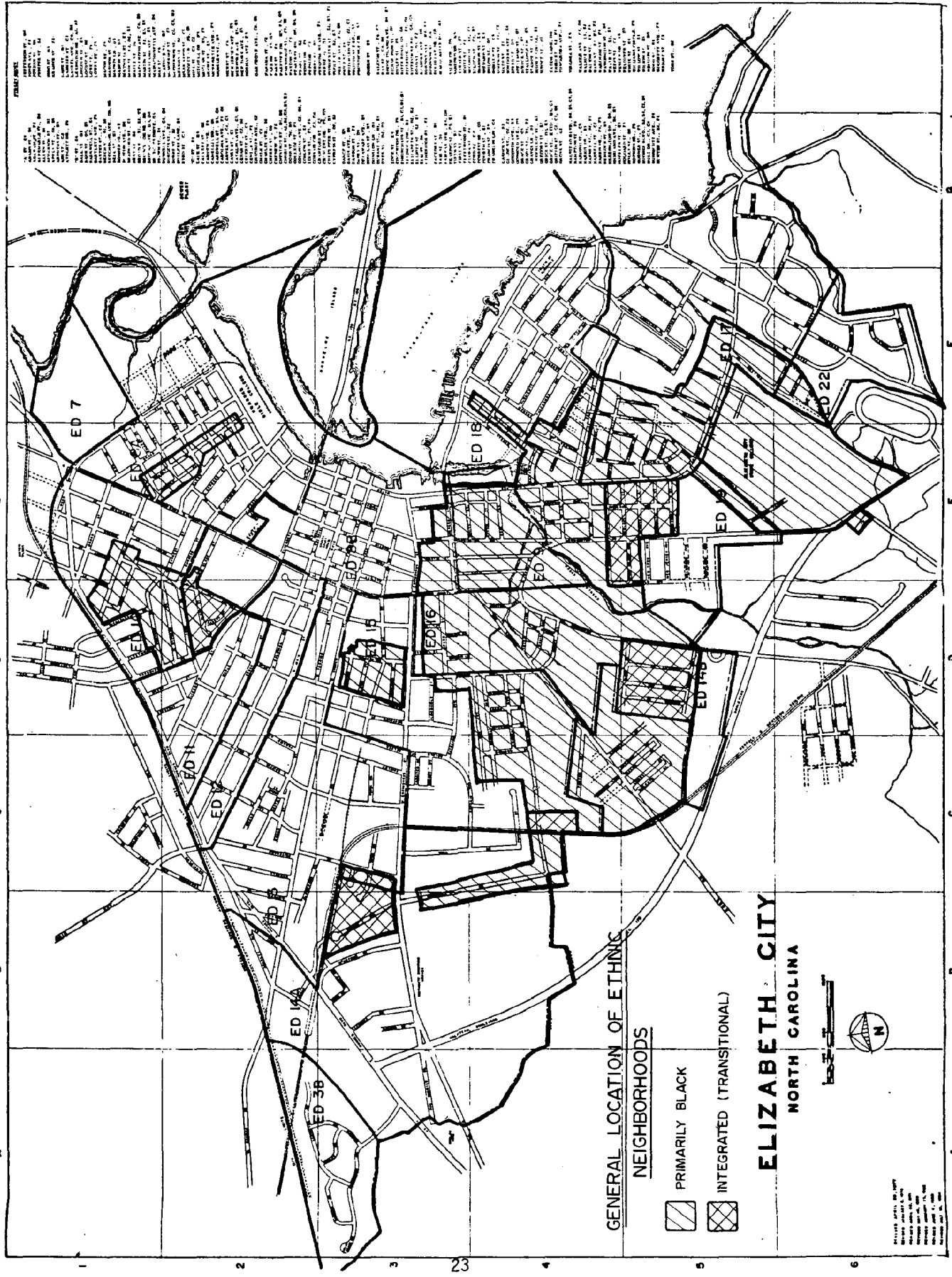
The significance of this shift is even more pronounced when an analysis is made of the change in owner and renter status (see map entitled "Change in Owner/Renter Status"). We find that while the total number of housing units



within the City has increased approximately 5% between 1970 and 1978, the number of rental units has decreased by almost 10%. Conversely, owner units experienced rapid growth (17.5%). From discussions with the Chief Building Inspector and the Housing Code Enforcement Officer, it appears that several things may have been happening to rental housing during this time. First, a significant portion of the older houses that were demolished through private code enforcement or community development activities were rental units. For example, in the existing Walnut Street project, the City's primary housing project during this period, 60% of the dwelling units demolished were rental units. This project alone represents almost 20% of the 1970-1978 decrease in rental units. Since there were no substantial additions to the rental stock through new construction, rental units were lost from the housing stock. New construction during this period was primarily owner-occupied, single-family dwellings. In addition, rental units held on the market for investment purposes are more often converted into commercial or other uses than owner-occupied units. The combination of these factors has created an overall reduction in the number of available rental units within the City and points to a weakness in supplying adequate rental housing.

Location of Ethnic Neighborhoods

Minority distribution patterns are shown on the map entitled "General Location of Ethnic Neighborhoods." Generally, black neighborhoods are located in the southern portion of the City between Halstead Boulevard and Ehringhaus Street. The predominately black Elizabeth City State University is located in this area which tends to concentrate students within short walking distances of the Campus. In the northern part of the City, the Sawyer Town neighborhood and the existing Walnut Street Community Development project area also have large numbers of minority residents.



GENERAL LOCATION OF ETHNIC

NEIGHBORHOODS

- PRIMARILY BLACK
- INTEGRATED (TRANSITIONAL)

ELIZABETH CITY
NORTH CAROLINA



PREPARED BY: [illegible]
DATE: [illegible]
[illegible]
[illegible]
[illegible]

Although national studies have found that racial distribution may be independent of income, there appears to be a strong correlation between income status, minority neighborhoods, and sub-standard housing conditions. This implies that the Elizabeth City housing market has had problems in providing standard condition housing for its lower income and minority residents.

Dwelling Overcrowding

Overcrowding is an additional indicator of housing need. City-wide overcrowding, designated as 1.51 or more persons per room, is a relatively low 2%. City-wide overcrowding for black households and renters is not excessive at 2% and is representative of the City-wide statistics. However, as seen below, when the Sawyer Town and Walker Avenue-Southern Avenue neighborhoods are considered the number of persons per room is over twice the City-wide average. Likewise, the extent of overcrowding for blacks and renters is about the City average.

EXTENT OF OVERCROWDED UNITS BY

NUMBER OF PERSONS PER ROOM

SAWYER TOWN
(ED 10)

ED#	TOTAL NUMBER OF UNITS	NUMBER OF UNITS											
		1.01-1.50 Persons Per Room		1.51 or More Persons Per Room		1.01-1.50 Negro Persons Per Room		1.51 or More Negroes Per Room		1.01-1.50 Renters Per Room		1.51 or More Renters Per Room	
		#	%	#	%	#	%	#	%	#	%	#	%
10	283	9	3%	13	5%	4	1%	9	3%	5	2%		3%
Totals- 10	283	9	3%	13	5%	4	1%	9	3%	5	2%		3%

WALKER AVENUE-SOUTHERN AVENUE
(ED 9, 15, 16)

9	224	9	4%	4	2%	9	4%	4	2%	0		4	2%
15	415	26	6%	14	3%	16	4%	14	3%	16	4%	14	3%
16	214	13	6%	19	9%	13	6%	19	9%	9	4%	14	7%
Totals- 40	853	48	6%	37	4%	38	4%	37	4%	25	3%	32	4%

CITY-WIDE

TOTAL- 50	4841	184	4%	107	2%	133	3%	75	2%	109	2%	87	2%
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DATA SOURCE:

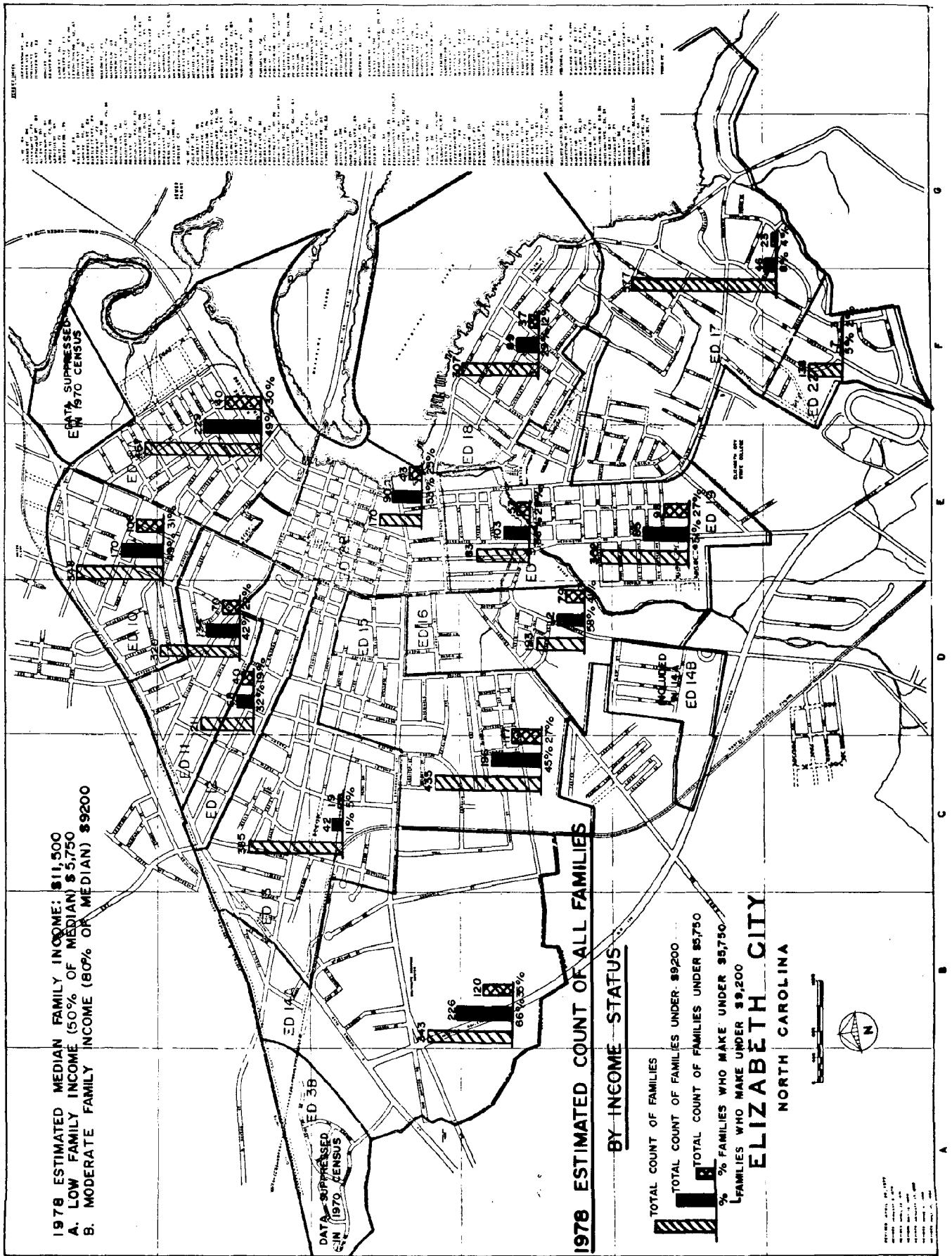
1970 Census, 5th Count

Occupant Financial Characteristics

It is generally accepted that family income, housing costs, and housing quality exhibit a close relationship. A family is usually expected to spend between 20% and 25% of its income for rental housing or purchase housing valued roughly 2 to 2.5 times their yearly income. Additionally, with the rapid rise in square foot new construction costs, it can be assumed that conventional housing cannot be built for less than \$25,000 per single family dwelling. With these considerations in mind, a family with a moderate income of \$9,100 (80% of the 1978 estimated median family income of \$11,500 for Elizabeth City) could expect to spend between \$153 and \$192 a month for rent or purchase a house valued between \$18,400 and \$23,000. Low income families (50% of the median or \$5,700) could anticipate spending between \$95 and \$119 per month for rent or purchase of a house valued between \$11,400 and \$14,250. Therefore, moderate-and low-income families, an estimated 37% of all families within the City, are being precluded from housing purchases and thus are being forced into renting or alternative owner housing, such as mobile homes. The geographic distribution of these low- and moderate-income households is presented in the map entitled "1978 Estimated Count of All Families by Income Status".

A further analysis of 1970 Census data found that in 1970 approximately 30% of all rental units within the City housed low and moderate income families (making less than \$5,500 in 1970) paying more than 25% of their income for gross rent. Further investigation showed that at least 34% of these renter units were concentrated in the Sawyer Town and Walker Avenue-Southern Avenue neighborhoods. Therefore, applying these facts to today, almost one-third (30%) of the City's rental housing stock of 1,823 units is inhabited by low and moderate income families paying substantial amounts of their income for shelter.

1978 ESTIMATED MEDIAN FAMILY INCOME: \$11,500
 A. LOW FAMILY INCOME (50% OF MEDIAN) \$5,750
 B. MODERATE FAMILY INCOME (80% OF MEDIAN) \$9,200

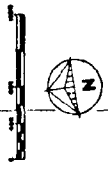


1978 ESTIMATED COUNT OF ALL FAMILIES

BY INCOME STATUS

TOTAL COUNT OF FAMILIES
 TOTAL COUNT OF FAMILIES UNDER \$9,200
 TOTAL COUNT OF FAMILIES UNDER \$5,750
 % FAMILIES WHO MAKE UNDER \$5,750
 % FAMILIES WHO MAKE UNDER \$9,200

ELIZABETH CITY
 NORTH CAROLINA



1978 ESTIMATED COUNT OF ALL FAMILIES BY INCOME STATUS
 ELIZABETH CITY, NORTH CAROLINA
 U.S. DEPARTMENT OF COMMERCE
 BUREAU OF ECONOMIC ANALYSIS
 WASHINGTON, D.C. 20540

The financial realities of housing are depressing. It appears that many Elizabeth City citizens, particularly the low and moderate income residents, are not able to compete successfully in the open housing market. Material, labor, and related cost increases have risen faster than household incomes, thus forcing families who desire home ownership out of the market. Rental housing, the only alternative in many instances, has actually declined in absolute numbers since 1970, thereby creating a greater demand for the existing units. The high cost of home ownership suggests that the high degree of renter occupancy can be expected to continue and grow unless effective alternatives for home ownership are made available.

Factory built mobile homes may be one alternative for economical home ownership. Prefab and modern "packaged" stick built homes from lumber supply companies may provide an additional alternative for economical housing. However, most of these alternatives have suffered initially from poor quality construction, safety questions, and visual expression. As a result, many communities are reluctant to encourage such housing. In particular, many cities, like Elizabeth City, have regulated mobile homes in parks or subdivisions. Elizabeth City's ordinance requires that mobile homes be located in parks of one acre or more. What is needed is a response by the manufactured housing industry (mobile homes, prefab, modular, etc.) to provide quality units that are visually attractive and compatible with the various housing styles within a community. Local governments like Elizabeth City must then be more receptive to such housing and encourage its mix throughout the community. However, until such time when mobile homes can successfully be mixed with conventional housing, mobile home parks, and subdivisions represent the best alternative.

Analysis of Surplus Housing Stock

Changes/Trends

Surplus housing is a significant factor in an overall housing analysis for several reasons--three (3) prominent ones being: (1) competition, (2) selection, and (3) mobility. Through competition, surplus standard housing promotes the upkeep of homes and the standardization of housing values and rents. By increasing selection, surplus housing also provides increased opportunity for mobility of various segments of the population, aiding the breakdown of racially and economically segregated residential neighborhoods.

The City's housing vacancy rate, like the total population and number of housing units, appears to be fairly constant and unchanged. The 1978 Housing Assistance Plan for the City lists 147 vacant units, translating into a vacancy rate of 3%. This rate has remained basically unchanged since 1976 when the vacancy rate was 2.9%. If the estimated substandard vacant units are subtracted from the 1978 vacant total, the present vacancy rate drops to 1.3%. Considering a normal vacancy rate of 6% to 8%, Elizabety City's 3% clearly points to a very tight housing supply -- with concomitant effects upon value and rent.

Type/Location

Surplus housing, although consisting of all types of housing, often involves a large number of older structures. Partial rationale for this is as structures age, they are generally passed down through the market to segments of the population lower in socio-economic standing. This "filtering process" often continues until the age and condition of the structures reach a point where the unit is no longer competitive on the open market. At this

point, many structures have often deteriorated into substandard condition. If many units have reached this condition, the neighborhood or area may appear blighted.

Elizabeth City follows this rule in that large numbers of surplus housing are older structures, many in substandard condition. In particular, vacant rental units, because they are often purchased only for investment purposes, usually have more structural deterioration than owner occupied units. For example, of the 147 vacant units within the City, 45 (31%) are owner and 102 (69%) are renter. Approximately 47% (21 units) of the owner units are substandard as opposed to 63% (64 units) for renter units. Therefore, it is not surprising to find that the estimated vacancy rates for rental units (5.3%) is much higher than for existing owner units (1.5%), even though there has been a decrease in the actual number of renter units since 1970. Often, owner-investors of rental units, when confronted with Housing Code violations, find it more financially attractive to demolish the deteriorated renter unit than to spend money for rehabilitation.

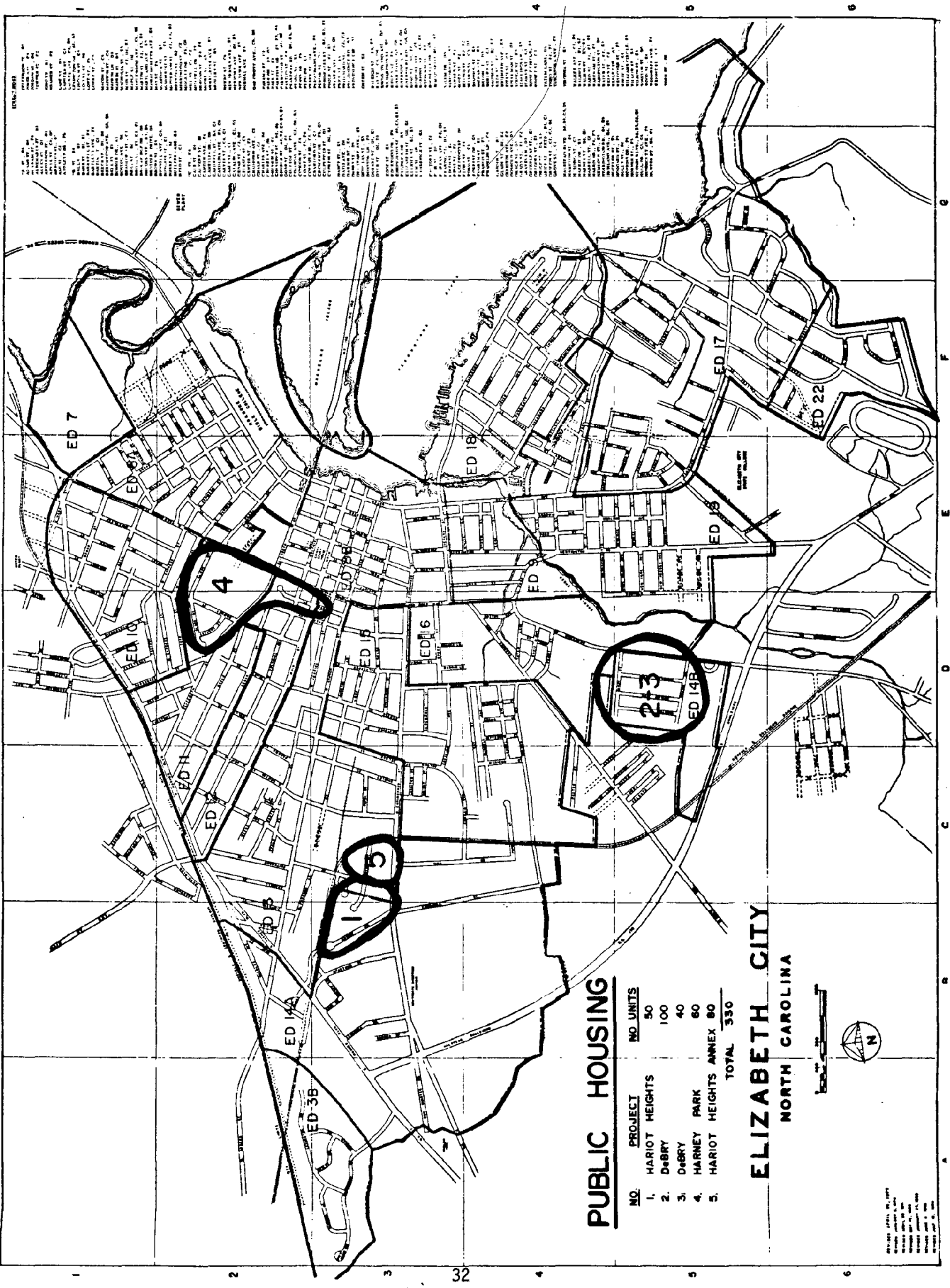
Geographic location of surplus housing is an area of housing analysis that is particularly important in the designation of goals and allocation of resources. According to the Housing Code Enforcement Officer almost half of the existing vacant units are located in the Sawyer Town-Walnut Street area with another large concentration of about 30 units in the Walker-Avenue Southern Avenue neighborhood. The remaining vacant units are dispersed throughout the community.

Analysis of Assisted Housing

Housing assistance is the governmental activity that most directly impacts upon the housing need. This impact is due to the fact that this assistance is aimed primarily towards the lower income segments of the population, particularly those Elizabeth City families making \$9,200 and below. Within the City the four (4) most utilized means of public assistance to housing are: (1) Public Housing, (2) Community Development programs under the United States Department of Housing and Urban Development (HUD), (3) Section VIII Housing under HUD, and (4) Farmers Home Administration (FmHA) programs under the United States Department of Agriculture.

Public Housing

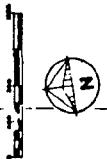
Since its founding in 1962, the Elizabeth City Housing Authority has worked progressively towards providing direct housing services to the elderly and low- and moderate-income citizens. The Authority has completed five (5) housing projects which provide a total of 330 units in three (3) geographic concentrations of the City. All units are occupied with waiting lists for units when they become vacant. The following table and map depicts the unit size distribution and location for public housing in the City.



PUBLIC HOUSING

NO.	PROJECT	NO. UNITS
1.	HARLOT HEIGHTS	50
2.	DABRY	100
3.	DABRY	40
4.	HARNEY PARK	80
5.	HARLOT HEIGHTS ANNEX	80
TOTAL		330

ELIZABETH CITY
NORTH CAROLINA



PREPARED BY: [illegible]
 DATE: [illegible]
 DRAWN BY: [illegible]
 CHECKED BY: [illegible]
 APPROVED BY: [illegible]

Public Housing
Unit Size Distribution

<u>Map Location</u>	<u>Project</u>	<u>Elderly Units</u>			<u>Regular Units</u>					<u>Total</u>
		<u>0BR</u>	<u>1BR</u>	<u>2BR</u>	<u>1BR</u>	<u>2BR</u>	<u>3BR</u>	<u>4BR</u>	<u>5BR</u>	
1	Hariot Heights	6	12	2	4	12	12	2	0	50
2	Debry	2	6	0	10	34	38	8	2	100
3	Debry	0	0	0	0	10	16	10	4	40
4	Harney Park	5	14	6	9	10	8	8	0	60
5	Hariot Heights Annex	6	16	2	12	30	10	4	0	80
		19	48	10	35	96	84	32	6	330

SOURCE: Elizabeth City Housing Authority

In addition to the existing units above, the Housing Authority has submitted a proposal to construct 35 family units in the Walnut Street Community Development Project Area. The proposal is pending HUD approval.

Community Development

Community Development and its predecessor, Urban Renewal, have been active in Elizabeth City since 1961 with the formation of the Redevelopment Commission. In the past urban renewal activities have been coordinated with the Housing Authority in regards to assisted housing. In particular, the Harney Street Urban Renewal Project (NCR-27) provided the site for the Housing Authority's Harney Park development. Present community development activities include developing the Walnut Street project site for the Housing Authority's proposed 35 Section VIII new construction family units. The Housing Authority's proposal will utilize approximately half of the eleven (11) developable acres of the site. The remaining acreage is proposed for private residential development--possibly eighteen (18) units. The site is presently in the clearance and relocation stage with three (3) families remaining to be relocated.

Through its community development program, the City has also committed

itself to a program of neighborhood revitalization by providing entitlement funding for street lights and a water line improvement in the Sawyer Town neighborhood. A Small Cities Preapplication for total comprehensive treatment of the neighborhood has also been submitted to the HUD Greensboro area office. The program designed for this older, deteriorating neighborhood will include a housing element that will initiate the first housing rehabilitation program sponsored by the City. Approximately 116 units are proposed for rehabilitation over the two-year program. Blight clearance will be employed to remove only the most blighted housing. All substandard units within the area are earmarked for some form of assisted treatment.

Section VIII Rental Assistance Program

Section VIII activities within the City are administered through the Economic Improvement Council (EIC) located in Edenton. At the present time Section VIII rent subsidies are being provided to approximately 90 units within the Elizabeth City area. All of these units are existing housing units. As mentioned earlier, the Housing Authority is proposing 35 new construction Section VIII family units for the Walnut Street Community Development Project area.

The Section VIII rental assistance program has the potential to become very significant in providing housing assistance to eligible citizens. The program appears to have been accepted in the community by rental unit owners. In particular, Herrington Village (100 units) and Elizabeth Manor (100 units) Apartments have taken advantage of the Section VIII rental assistance program. Both of these projects were initially constructed under the 236 Program of the Federal Housing Administration (FHA).

Farmers Home Administration

Farmers Home Administration (FmHA) programs in the United States Department of Agriculture are available for Elizabeth City since it is a small community with a population of under 20,000 located outside of a standard metropolitan statistical area. Twenty-eight (28) new and existing units have been purchased within the City under their "502 Individual Home-ownership Loans" since 1976. All of these loans were to low- and moderate-income persons meeting FmHA eligibility requirements. In addition, one (1) loan for repairs to remove health and safety hazards under the "504 Repair and Rehabilitation Housing Loan" program has been made in the City during the past year. These loans are only available to very low-income owner-occupants who have repayment capability for the loans. Although no construction to date has been provided under the "515 Rural Rental Housing" program, two (2) projects (Charles Haskets' development behind Southgate Mall of 118 units and eight (8) units near Williams Circle by the Howard Bradford Corporation) are pending approval by the FmHA. If approved, the projects would represent \$2,753,000.00 in FmHA financial assistance to provide 126 units for Elizabeth City's citizens.

Section III: CURRENT HOUSING NEEDS

Housing Assistance Needs of Lower Income Households

The housing needs of lower income groups are presented in the 1978 Housing Assistance Plan (HAP) submitted to HUD as part of the City's Community Development program. This report was updated from an extensive survey done of the housing requests at Herrington Village, Elizabeth Manor and the Housing Authority for March 1976 through March 1977 and an analysis of 1970 Census data. The table on the following page graphically depicts the City's best estimate of the housing needs for its lower income households. As can be seen from this table, an estimated 601 households need assistance. Of these over half (54.2%) are families with four (4) or less persons with the remainder being almost equally distributed between the elderly or handicapped (20.3%) and large families (25.5%) of five (5) or more persons. Only 6% of the needed assistance is estimated for displaced or new families expecting to reside in the community. Therefore, most of the demand for housing assistance is estimated to come from existing households.

An investigation of these existing households reveals that rental assistance (66% of the total existing household need) is needed far more than home owner assistance. This is not surprising since most lower income households are not in a position to acquire a home.

Minority households represent 76% of all lower income households requiring assistance. An overwhelming 93% of the lower income rental households needing assistance are minority as opposed to 57% owner households.

As stated earlier in this report, past experience and analysis of available data indicated that there is a high correlation between housing conditions and location of lower income households. This is probably the result of the filtering

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING ASSISTANCE PLAN - TABLE II. HOUSING ASSISTANCE NEEDS OF LOWER INCOME HOUSEHOLDS

1. NAME OF APPLICANT

City of Elizabeth City

2. APPLICATION/GRANT NUMBER

8 - - - - -

3. ☒ ORIGINAL
☐ AMENDMENT, DATE:

4. PROGRAM YEAR

FROM: 07/13/78 TO: 07/12/79

5. DATE OF HOUSING SURVEY(S) USED

Previously approved
7/13/77 to 7/12/78 HAP

	STATUS OF HOUSEHOLDS REQUIRING ASSISTANCE	ALL HOUSEHOLDS				NUMBER OF HOUSEHOLDS				ALL MINORITY HOUSEHOLDS			
						ALL FEMALE-HEADED HOUSEHOLDS							
		TOTAL (b-1)	ELDERLY OR HANDICAPPED (1-2 persons) (b-2)	FAMILY (4 or less persons) (b-3)	LARGE FAMILY (5 or more persons) (b-4)	TOTAL (c-1)	ELDERLY OR HANDICAPPED (1-2 persons) (c-2)	FAMILY (4 or less persons) (c-3)	LARGE FAMILY (5 or more persons) (c-4)	TOTAL (d-1)	ELDERLY OR HANDICAPPED (1-2 persons) (d-2)	FAMILY (4 or less persons) (d-3)	LARGE FAMILY (5 or more persons) (d-4)
1	A. OWNER HOUSEHOLDS (Excluding displacements)	184	28	92	64	27	5	4	18	105	8	46	51
2	B. RENTER HOUSEHOLDS (Excluding displacements)	379	90	207	82	150	8	95	47	351	91	179	81
3	C. HOUSEHOLDS EXPECTED TO BE DISPLACED IN PROGRAM YEAR (Sum of lines C1 and C2)	16	4	11	1	5	1	3	1	12	2	9	1
4	1. Owners	7	2	5	0	2	0	2	0	4	0	4	0
5	2. Renters	9	2	6	1	3	1	1	1	8	2	5	1
6	D. ADDITIONAL FAMILIES EXPECTED TO RESIDE IN COMMUNITY (Sum of lines D1 and D2)	22	0	16	6								
7	1. As a result of planned employment	6	0	5	1								
8	2. Already employed in locality	16	0	11	5								
9	E. TOTAL HOUSING ASSISTANCE NEEDS (Sum of lines A, B, C, and D)	601	122	326	153								
10	Percent of Total	100%	20.3 %	54.2 %	25.5 %								

F. DATA SOURCES AND METHODS (Attach additional pages)

process that operates in a normal housing market which, simply stated, relates that lower income groups cannot successfully compete against higher income groups for housing and must accept the housing that "filters" down to them from the higher income groups. Therefore, it is reasonable to assume that the lower income households needing assistance are located generally in the areas of poor housing conditions. Generally, the Sawyer Town and Walker Avenue-Southern Avenue neighborhoods exhibit the worst housing conditions and, when correlated with the estimated count of families by income status, it can be ascertained that these areas are in greatest need of housing assistance.

Non-Assisted Needs

It is generally assumed that in an open market, unassisted housing needs will be met through the supply and demand actions of the housing market system. However, this general assumption does not always hold true. Shortages in actual numbers of housing units, or unusually low vacancy rates may exist where temporary constraints are placed on the market, or where inordinate time lags exist. Both of these elements are possible factors in the low vacancy rate in Elizabeth City. Although evidence does not support it, the low vacancy rate may also be evidence of a population growth too fast to be met by the existing housing surplus and the local land development rate or potential. A slow rate of housing construction would also tend to reduce the availability of housing.

Regardless of the factors hypothesized to be motivators or contributors of depressed vacancy rates -- it is clear that the City exhibits a low vacancy rate. The City's rate of 3% indicates that the housing supply is lagging behind demand, thus, the need for more non-assisted standard housing. It is logical to assume, however, that the supply of houses or the surplus of houses, will be increased by normal market actions at the rate capable of the market. Recent zoning changes

by the City Council for seventy-six non-assisted new apartment units along Weeksville Road and twenty-eight units along Riverside Drive at the Elizabeth City Yacht Yard property are indications that the open market mechanism is operating to meet non-assisted housing demands.

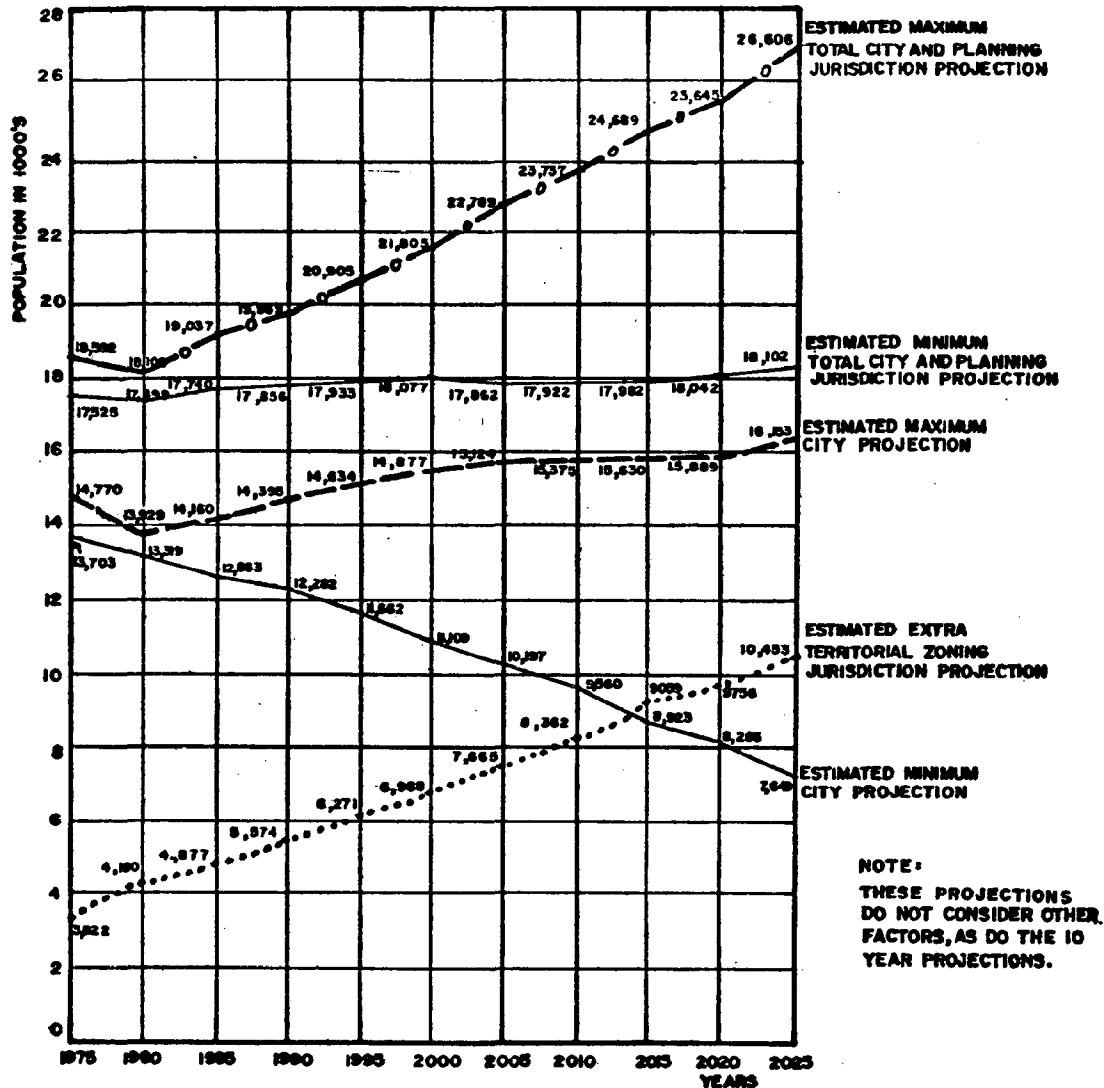
Section IV: FUTURE HOUSING DEMAND

Foretelling future events or actions is a business of estimation and approximation. The prediction of future population characteristics, housing markets, the social and economic climate and thus future housing demand and need is likewise a business of estimation. However, such estimations are a necessity in order to adequately prepare and plan for the future. The only recourse available is to make all estimates as accurate as possible.

Population Projections Within the City Limits and Extraterritorial Zoning Jurisdiction

The various methods of population projection can give ranges of population estimates rather than definite numbers. As seen in the chart "Estimated Population Growth: 1975-2025", these are two 1985 projections for the population within the City limits. The first projection of 12,862 prepared by the office of State Planning (Computer print-out No. DT595A for Elizabeth City) is based upon past trends observed in the 1960 and 1970 Census which showed a declining birth rate, a continuing rate of change among age groups and a high net out-migration (4.1%). Likewise, the maximum projection of 14,160 for a 1985 population within the City limits was obtained by assuming that net out-migration can be reduced to one-half of one percent (.05%) per year as a result of new industrial development caused by the Industrial Park and expansion of existing local industries. This projection also assumes that the City will not only grow due to the decrease in out-migration but also due to an increase in births, since industrialization will affect mainly the child producing, working age groups. To the extent that industrialization materializes, a net in-migration may occur, enlarging the population even more. However, until major industrialization occurs, we can anticipate a 1985 City limits' population estimate of from 12,862 to 14,160.

ESTIMATED POPULATION GROWTH: 1975-2025



DATA SOURCES:

- Estimated minimum City projection: Office of State Planning Computer Print Out (Dec. 1974)
- Estimated maximum City Projection: 1975 Revenue Sharing Population Estimate with remaining projection adjusted by eliminating the net out-migration rate (See An Economic Analysis of Elizabeth City, N.C.)
- Estimated extraterritorial zoning jurisdiction projection: An Economic Analysis of Elizabeth City, N.C., 1975. (Least squares method based upon past and current data).
- Total minimum and maximum projections: Summation of City minimum and maximum projections and projections for the extraterritorial zoning jurisdiction. (An Economic Analysis of Elizabeth City, 1975).

COMPARISON OF VARIOUS POPULATION ESTIMATES FOR THE ELIZABETH CITY PLANNING AREA: 1940-2000

	1940	1950	1960	1965	1970	1975	1980	1985	1990	2000
(a) Elizabeth City Limits (Office of State Planning)	11,564	12,685	14,062	-----	14,381	14,770	13,319	12,863	12,282	11,109
(b) City Limits (1966 Land Development Plan)	-----	-----	14,062 (1967)	15,243	15,749	-----	17,639	19,121	-----	-----
(c) Extraterritorial Planning Jurisdiction (established 1972)	-----	-----	1,331	1,952	-----	3,822	4,180	4,877	5,574	6,271
(d) Within one mile of City Limits (1966 Land Development Plan)	-----	-----	1,350	1,577 (1967)	1,674	-----	2,076	2,423	-----	-----
(e) Total Planning Area	-----	-----	15,393	-----	17,525	17,525	17,499	17,740	17,856	18,077
(f) Total 1966 Land Development Plan	-----	-----	15,412	16,820	17,423	-----	19,715	21,544	-----	-----
(g) Elizabeth City Township	13,480	15,450	15,680	-----	15,780	15,875	15,970	16,245	16,520	16,500
(h) Pasquotank County	20,568	24,347	15,630	-----	26,824	27,812	28,800	29,700	30,600	32,000

DATA SOURCES:

- (a) Elizabeth City Limits: Office of State Planning Projections and Census Information for 1940, 1950, and 1960.
- (b) City and within one mile population projections as presented in The 1966 Land Development Plan.
- (c) City and within one mile population projections as presented in The 1966 Land Development Plan.
- (d) Extraterritorial Zoning Jurisdiction: An Economic Analysis of Elizabeth City, 1975.

- (e) Total Planning Area: Summation of "a" and "c" above.
- (f) Total 1966 Land Development Plan: Summation of "b" above.
- (g) Elizabeth City Township: Area Economic Projections by Bureau of Economic Analysis.
- (h) Elizabeth City Township: Area Economic Projections by Bureau of Economic Analysis.

NOTE

The Elizabeth City township boundaries are larger than the present City limits, but smaller than the zoning jurisdiction boundary.

While the projections indicate that the population of the City will be decreasing, the population within the Extraterritorial Zoning Jurisdiction is anticipated to be increasing. As population starts moving out of the City limits to the suburbs of the City, one must include the population of these areas to obtain meaningful figures for projections of future population, housing and planning for the area. The combined population of the City and its Extraterritorial Zoning Jurisdiction Area is expected to increase from the 1975 estimate of 17,525 to between 17,740 and 19,037 by 1985.

Change in Age Group Composition

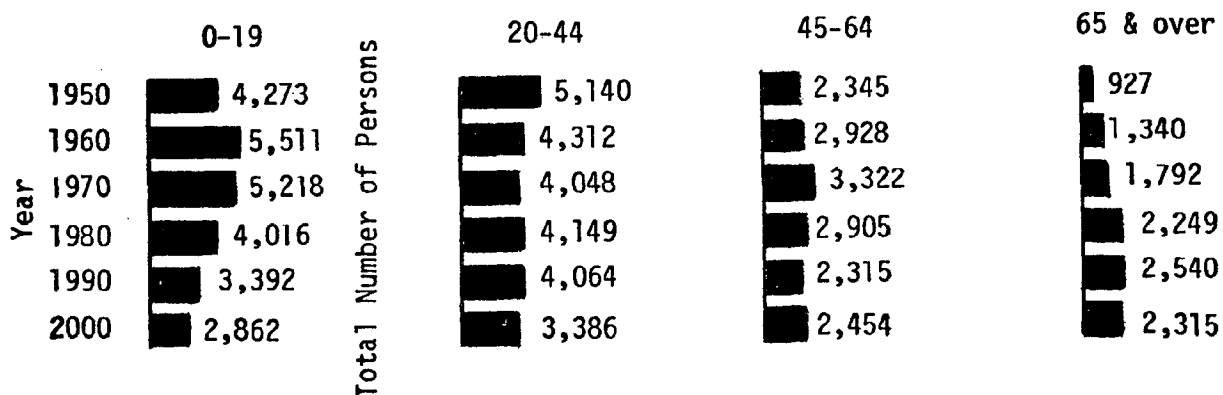
Another important consideration in housing demand is age composition. The age groups of the Elizabeth City population generally follow state trends but more significantly so. During the 1960's the City followed the general trend in the decrease of the 0-19 year old age group. It is assumed that either fewer new families were being formed or the children and younger people are out-migrating along with their parents.

The age group 20-44 years, although increasing for the State of North Carolina, has continued to decrease in Elizabeth City during the 1960's. An assumption can be made that the age group 20-44 years is not finding suitable jobs in this area, particularly in Elizabeth City. Wages in Elizabeth City are also comparatively lower than those of metropolitan areas around the country, therefore people may be out-migrating to find better wages and general living conditions in other areas. The continuous net out-migration rate of .05% per year tends to support this assumption.

According to census data, the age groups 45-64 and 65 and over are increasing at much faster rates in Elizabeth City than in the State of North Carolina on a whole. The age group 65 and over has grown faster than the age group 45-64. The main reasons appear to be that the older members of the community tend to be less mobile and are tied to the local community through relatives and retirement. It is also true that people are living longer today, and the death rate has been significantly checked because of more advanced health care and better medical facilities. Finally, an out-migration of younger people has resulted in a substantial increase in the proportion of older people in the population. Also communities like Elizabeth City offer excellent retirement locations.

During the next 25 years a shift in age group distribution is anticipated with the younger population decreasing and older age groups increasing. The 19 and over age group is projected to decrease by 45% while the 65 and over age group increases by 19%. This potential age group distribution shift could have significant implications for housing and demand for community services such as health care, recreation and transportation, when the population within the older age groups increase. The following bar chart illustrates the prior, existing and projected age group composition within Elizabeth City.

AGE GROUP DISTRIBUTION FOR ELIZABETH CITY: 1950-2000



DATA SOURCES:

- (a) 1950, 1960, and 1970 Census data
- (b) Office of State Planning Computer. Analysis of population #PT 595A from 1980-2000.

Distribution of Future Population Growth and New Households

As noted previously, population within the present City limits is expected to decline in the future while the population within the Extraterritorial Jurisdiction is anticipated to increase. In the 1975 An Economic Analysis of Elizabeth City each planning sector of the extraterritorial planning jurisdiction was analyzed in terms of prior population trends between 1959 and 1966 to 1975.

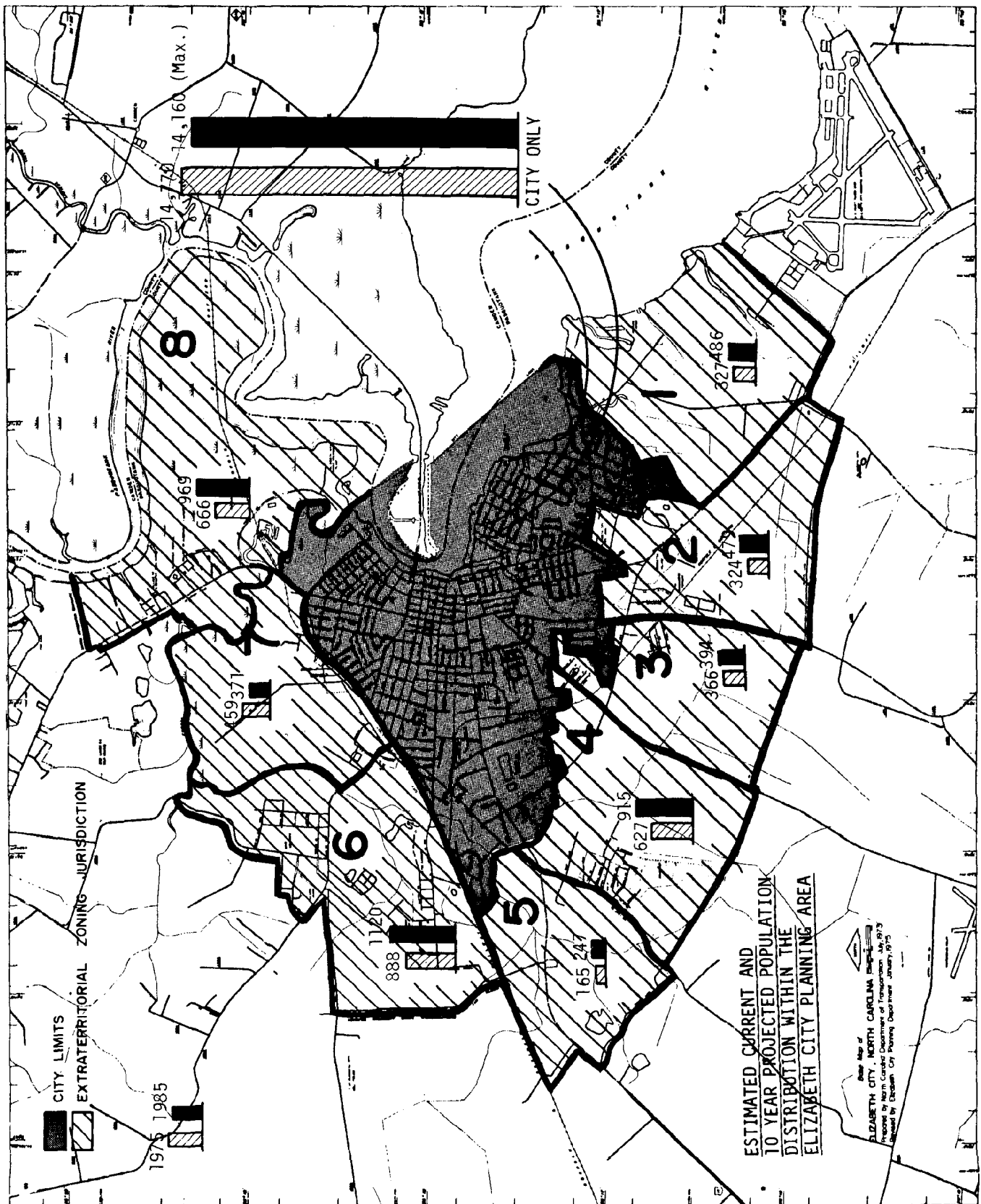
The map on the following page illustrates these planning sectors and presents the estimated population growth for each sector based upon these prior trends.

The general population trends in each section are as follows;

- (A) Section 7 is losing population and this trend will probably continue.
- (B) All other sections show an increase in population and this trend should continue.
- (C) Sections 4, 6, and 8 are experiencing the most significant population increases and these sections will probably continue to experience the most significant increase due to the availability of facilities and available residential land.

Sections 4, 6, and 8 cover the areas of Chesterfield Heights, Church and Main Streets Extended, and U.S. Highway 17 North. These sections should experience the greatest amount of future growth. Section No. 4 should grow because of its proximity to the Southgate Mall Shopping Center, public schools, and accessibility of City facilities such as City water and sewer service, in addition to the availability of wooded land for residential purposes. Section No. 6 has great potential for growth because it has wooded areas and agricultural land which could easily be made available for residential use. This section should continue to maintain its growth trend if the City provides public utilities such as water and sewer service to the area.

Section No. 8 should continue to grow in the near future because it is more directly connected with the Norfolk metropolitan area through U. S. Highway 17 North. Its growth will be faster if this portion of U.S. Highway 17 North is converted to a four-lane highway. In fact, some residential development is already in progress along U.S. Highway 17 North beyond the Section No. 8 boundary. It is expected that this trend of growth will continue in the future.



Section No. 1's growth will probably be relatively slow because of its rural nature and exclusiveness. However, some multi-family units have been built recently to meet the Coast Guard personnel needs and more are planned. There is a possibility that more units may be built near the river or on some of the large agricultural lands in the future. In addition, the industrial park completion in the adjacent section could encourage additional residential and other uses in this section.

Section No. 5, covering the area along U.S. Highway 17 South will also grow slowly. Northeastern High and Central Elementary schools are located in this section. Beyond Section No. 5 along U.S. Highway 17 South, the residential growth will be slower because the area is primarily commercial. There are quite a number of business concerns already located along it; and a few more may come in the near future. The remaining portion is agricultural land and probably not suitable or available for residential purposes.

Section No. 2 is not expected to grow residentially but may bring a few business and commercial concerns if the proposed industrial park is completed in this section.

Section No. 3 does not have bright prospects for increased residential growth due to its economically weak and poverty stricken condition.

The geographic distributions of the anticipated population growth mentioned above, and the resulting new households are summarized in the chart below. All households were estimated to contain three (3) persons. Based upon this analysis, approximately 396 new households requiring dwellings are estimated to be formed by 1985 within the Extraterritorial Jurisdiction.

ESTIMATED POPULATION AND NEW HOUSEHOLDS BY
SECTION FOR 1975 AND 1985

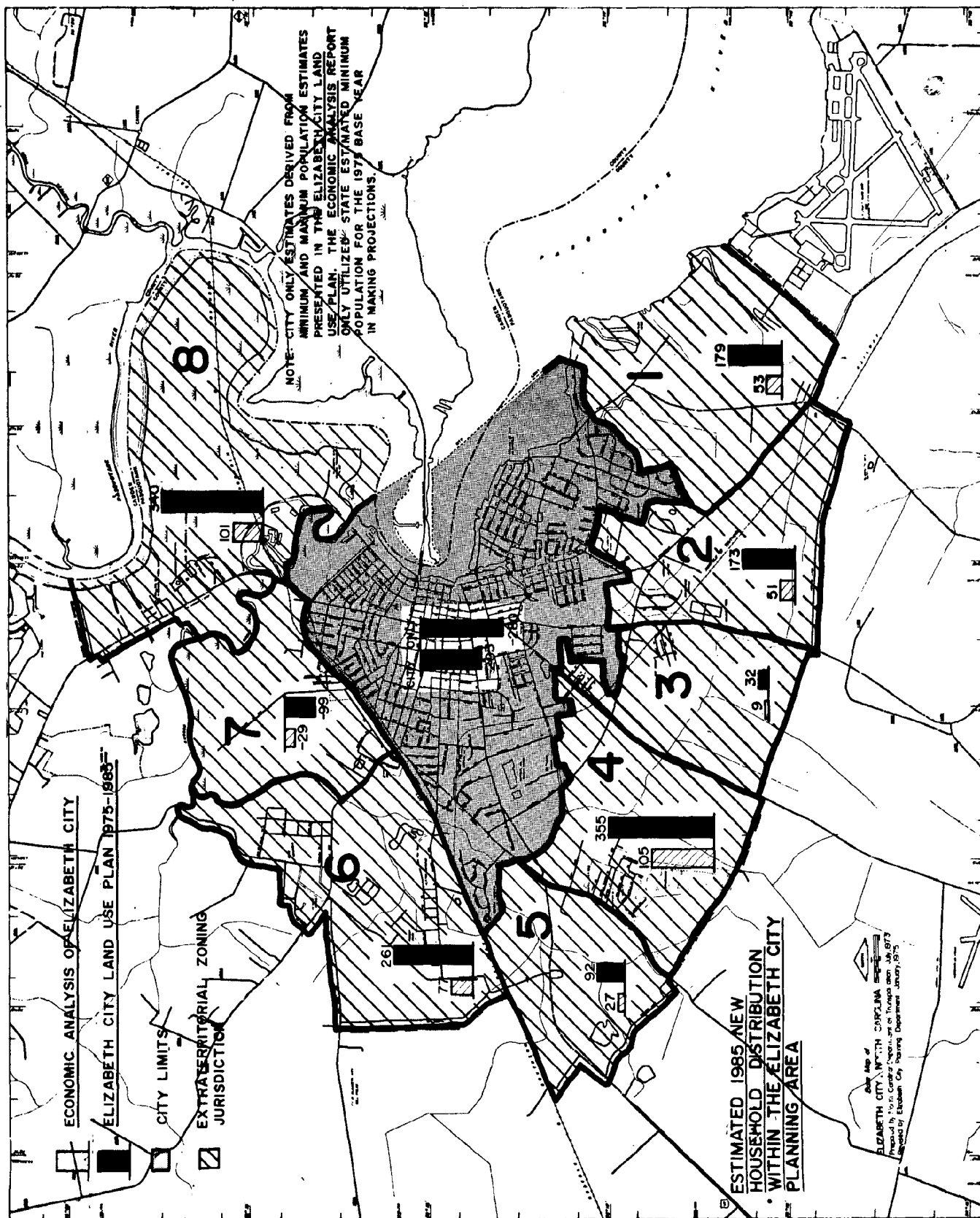
SECTION of ECJA	1975	1985	Change from 1975 to 1985	Estimated New Households
1	327	486	159	53
2	324	478	154	51
3	366	394	28	9
4	627	915	316	105
5	165	247	82	27
6	888	1120	232	77
7	459	371	-88	-29
8	555	969	303	101
Sub-total	3822	4980	1186	396

SOURCE: Based on least squares projection of population in each section of the ECJA. An Economic Analysis of Elizabeth City, N.C., (1975).

The Elizabeth City Land Use Plan: 1975 - 1985, however, projects substantially higher growth with an estimated additional 4,000 persons by 1985 in the Extraterritorial Jurisdiction. This additional population would require as many as 1,333 dwelling units assuming three (3) persons per household unit. The report relates that Sections No. 2, 4, 6, and 8 would be the major population growth areas, which corresponds quite favorably with the information presented in An Economic Analysis of Elizabeth City report mentioned earlier.

It appears that the discrepancy between the two growth projections for new households is basically a difference in anticipating the spin-off effects of industrial growth as a result of the industrial park. Therefore, between 396 and 1,333 dwelling units are projected to be needed within the Extraterritorial

Jurisdiction by 1985. The geographic distribution of these projections are presented in the following map. It should be noted that the 1985 projections for the City proper show an actual decrease in household formation with between 203 and 280 households anticipated to be lost. This decrease will result in decreased demand for dwelling units.



Section V: HOUSING POLICY PLAN

In keeping with HUD's direction that a community's housing plan must identify and meet its housing needs, this section of the Housing Element addresses Elizabeth City's housing needs and presents a policy plan to meet these needs. The compilation of the housing needs is the result of analyzing the findings concerning existing housing stock characteristics and future demand as set forth in the previous sections. In addition, findings regarding the quality of neighborhoods, neighborhood services or facilities and other related housing or community activities, including prior studies, were utilized to determine housing needs and concerns and suggested solutions.

Plan Strategy to Meet Housing Needs

Perhaps the best strategy in regards to eliminating Elizabeth City's housing problem is understanding the problem of population decline within the City proper and the growth of the areas adjacent to the City. It is estimated that there will be between 203 and 280 fewer households within the City limits and between 396 and 1,333 new households being formed within the Extraterritorial Jurisdiction by 1985. Obviously, this trend will have an important impact on future governmental and private decisions in providing housing resources. For example, if we assume that the present percentage (37%) of low and moderate income persons to the total population will remain constant, then approximately 147 to 493 of the new households expected to be formed within the Extraterritorial Jurisdiction will need governmentally provided housing assistance. However, past experience in the United States and examination of the existing subdivisions outside the City limits show that middle and higher income groups will tend to occupy newer suburban housing near the City but not within its core area. Therefore, it is anticipated that nearly all of the new residential growth within the Extraterritorial Jurisdiction will occur by households not requiring housing assistance. This growth characteristically will come from households presently

living within the City limits who desire suburban living or from new families moving into the area.

Since it is not anticipated that there will be major low- and moderate-income residential growth within the suburbs of the Extraterritorial Jurisdiction, lower income families coming into the area will tend to locate in the older, lower rent neighborhoods within the City limits, such as Sawyer Town and Walker Avenue-Southern Avenue where housing unit rents are affordable. Likewise, as stated above, some (but an undeterminable number) of middle class families already living within the City will also move to new homes within the Extraterritorial Jurisdiction. The combination of these two (2) separate shifts will have serious implications for Elizabeth City's housing market and future governmental actions. Newer suburban housing units will become too expensive for lower income groups moving into the area as well as for the lower income groups already residing within the present City core area. Therefore, housing within the City proper will increasingly become occupied by "captive" lower income groups who will need greater housing and other governmental assistance. As the City's population becomes proportionally older, the elderly, which often wish to remain in their lifelong homes or desire the conveniences of the City, will also become significant occupants of the future housing stock.

The importance of the analysis of the City's population dynamics is that, while the population within the City limits is decreasing and is projected to decrease in the future, there will still be a need for housing programs and assistance within the City. One probable scenario of the population out-migration problem is that as out-migration continues over a long period, the additional vacant units within the housing stock will deteriorate and forceably be demolished due to the Housing Code. Then, as the availability of vacant land slowly increases there will probably follow a slight upturn in housing con-

struction within the City proper, particularly if lot prices are competitive with suburban land values. However, this infilling will probably be slight and accomplished primarily by individuals and small unit developers because of land assembly problems to reach desirable economics of scale for large developers. Most new construction will be located in the suburbs because of ready land availability. Therefore, as the current housing stock grows older and experiences the effects of deterioration, there will be a need for a strong City-wide housing rehabilitation program to maintain the existing housing stock. In particular, as the elderly and lower income groups disproportionately increase within the City, there will be a further need for housing assistance to maintain these citizens in decent and safe dwellings.

An effective housing rehabilitation program in conjunction with the present Housing Code enforcement program can hopefully minimize the deterioration of the housing stock and help combat the out-migration from the City proper. Experiences in other cities have shown that the presence of well maintained housing and neighborhoods are key inducements for new industries considering relocation of personnel. Considering that the present out-migration can only be stopped with a significant increase in the employment base resulting from new industry, it appears that the condition of the housing stock and the promotion of industrial growth are closely related. In addition, rehabilitation programs help maintain stable property values in areas which would normally fall, thereby benefitting the tax base. Federal dollars brought into a community as a result of a housing rehabilitation program can also help stimulate small local businesses engaged in home improvement work and supplying building materials. Obviously, rehabilitation assistance should be initially targeted into the Neighborhood Revitalization Areas where housing conditions are the worst.

While conservation and rehabilitation of the existing housing stock is proposed within the City, future growth within the Extraterritorial Jurisdiction dictates that zoning, subdivision regulations, provision of utility services and other applicable City regulatory mechanisms must follow the Land Use Plan in order to ensure quality housing development. Elizabeth City's housing policy toward new suburbs must acknowledge the impact of low density suburban sprawl on its resources, particularly in supplying public services and facilities. Sprawl is costly in requiring excessive land area, linear feet of utilities and streets, energy consumption and travel distances. Sprawl generates visual, social, economic, as well as environmental problems. The President's Urban Policy and Regional Policy Group in its Cities and People in Distress, prepared in 1977, stressed a concern that is applicable for Elizabeth City:

"The continual out-migration of affluent residents to suburbia causes different problems in outlying areas. The spreading of even more distant subdivisions and factories beyond the urban fringe imposes a serious cost in new services, dangerous dependence on private automobiles, energy-inefficient land use patterns, loss of farmland and serious environmental consequences."

Thus, City officials must act responsively and not approve future development proposals not in accord with the Land Use Plan.

It is assumed that the overwhelming majority of the anticipated 396 to 1,333 new households to be formed within the Extraterritorial Jurisdiction by 1985 will not require housing assistance. Therefore, to prevent the suburbs from becoming gilded ghettos and in order to meet national objectives, there will be a need to locate some low-to-moderate income housing (when demand or need indicates new construction) in scattered sites within the Extraterritorial Jurisdiction. An alternative possibility would be to require subdivision developers to allocate a portion of their housing for low- and moderate-income groups eligible for housing under the Section 8 rental assistance program.

Whatever the method, there will be a future need to reduce the disproportionate concentration of low- and moderate-income and elderly projected to reside within the City proper by 1985. Provision of lower income and elderly housing within the Extraterritorial Jurisdiction would provide housing opportunities for individuals within these groups who desire living in the suburbs rather than being locationally "captive" within the City because of its affordable rents. Additionally, providing dispersal opportunities for the elderly and lower income groups into the suburbs would reduce the concentration of these groups within the City proper. These groups are generally high users of City and other governmental services and are the least able to pay for these services.

Disproportionate concentrations of low income groups within a city generally result in either higher taxes for other citizens within the City, reduced services provided to the elderly and lower income groups who desperately need the services, or both. Future Federal aid to correct these imbalances by providing substantial grants to the City is uncertain. Providing varied housing opportunities for the elderly and lower income groups outside the City limits through a City initiated strategy is a more assured long range solution to meet this problem. Close working cooperation with Pasquotank County, the Albemarle Regional Planning and Development Commission and other groups is thus needed to bring about improved housing conditions, resources and assistance.

Specific Goals, Policies and Two-Year Objectives

In this section goals, policies and specific objectives are proposed for City Council approval as elements of the Housing Policy Plan. Goals and policies are necessarily broad to provide a framework for specific objectives.

The various goals and policies were compiled by the City's Planning Staff, and citizens on the City's Urban Advisory Committee. Citizen opinions concerning these goals and objectives were provided through a "Citizen's Opinion Survey" conducted at the Service and Information desk in City Hall, where Utility Department bills are paid by the public. Although response to the survey was low, those individuals responding supported Council adoption of the initially proposed goals and policies. The following goals and policies and citizen responses are indicated as an overall framework for Elizabeth City's housing strategy in meeting its housing needs:

HOUSING GOALS

- | | Strongly agree | Agree | Neutral | Disagree | Strongly disagree |
|---|----------------|-------------|-----------|-----------|-------------------|
| 1. Ensure the supply of housing in price ranges affordable to all Elizabeth City residents, and promote greater diversity of locational choice throughout the City. | 9
(41%) | 11
(50%) | 1
(5%) | 1
(5%) | |
| 2. Maintain and improve the existing housing in the City, and stimulate revitalization in the older developed areas. | 13
(62%) | 8
(38%) | | | |
| 3. Additional Housing Goals that the City Council should adopt: | | | | | |

"The City Council should check more closely on the Housing Authority, and don't just take peoples' word, because people are being abused in that program. So, don't just sit behind your desk; get out and talk to the people in that area and you can find out first hand what their problems are!! That is if you really care enough."

"Provide more and less expensive nursing homes for elderly. Provide more selection in apartments in various locations throughout the area."

"Abolish public eyesores."

"Make C. O. Robinson fix up his rent houses or tear them down."

(Citizen comments for information purposes)

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
<u>HOUSING POLICIES</u>					
1. The City Council should not approve residential development on wetlands, flood plains, or other natural features that perform essential functions in their natural state.	13 (61%)	6 (28%)	1 (5%)	0	1 (5%)
2. New residential development should meet the high design standards found in the City's Subdivision Regulations, Building, Electrical and Housing Codes.	15 (71%)	5 (24%)	0	0	1 (5%)
3. Existing residential development should be maintained and conserved through enforcement of the Housing Code and Housing Rehabilitation Program.	13 (65%)	7 (35%)	0	0	0
4. The City Council should encourage and give priority to proposals for subsidized housing, rent subsidy programs or other innovative housing strategies that provide housing opportunities for the low- and moderate-income, elderly and the handicapped.	8 (38%)	6 (29%)	4 (19%)	3 (14%)	0
5. The City Council should not promote or approve any residential development or housing program that discriminates based upon race, color, religion, sex, or national origin.	9 (43%)	9 (43%)	1 (5%)	1 (5%)	1 (5%)
6. The City Council should participate in coordinating area-wide housing development by notifying Pasquotank County and the Albemarle Regional Planning and Development Commission of any proposed new housing developments within the City's jurisdiction to solicit their views and concerns prior to Council action.	7 (35%)	12 (60%)	1 (5%)	0	0

7. Additional Housing Policies that the City Council should adopt:

"Prohibit trailers and mobile homes within City limits."

"To promote private enterprise. Without use of tax money."

"I am in complete agreement with Number 5, but I get the impression that someone in the City government doesn't want a municipal swimming pool for Elizabeth City. Now everyone knows there's nowhere to swim unless you go to the sandpits or have your own private swimming pool. I've lived in this town for 36 years and have yet to hear one of the City Council address this problem, yet every summer we have more kids getting drowned. We've had golf courses, tennis courts, but no swimming pool. Why is it no one thought about a swimming pool instead of a golf course, which half of the people in this town won't use anyway? Why?!"

(Citizen comments for information purposes)

Within the framework of housing goals and policies, the following objectives are listed to meet housing needs. The objectives listed below are immediate two-year objectives that can be evaluated during the required update of the Housing Element in 1980:

- (1) Provide more affordable housing for lower income residents by actively promoting the Housing Authority's application for 35 Section 8 new construction family units proposed within the City's Walnut Street Redevelopment Area.
- (2) Create a Housing Rehabilitation Program for the purpose of rehabilitating housing units which are deteriorating yet salvageable. Initial treatment should focus on the Sawyer Town Neighborhood Revitalization Area, where 43 owner-occupied and 73 renter-occupied units are proposed for rehabilitation.
- (3) Increase the number of Section 8 Existing Housing Rental Assistance Program units administered through the Economic Improvement Council by 100 new units.
- (4) Continue Community Development activities, i.e. comprehensive revitalization, in the Neighborhood Revitalization Areas. Initial treatment should impact upon the Sawyer Town neighborhood followed by the Walker Avenue-Southern Avenue neighborhood.
- (5) Continue to strengthen enforcement of the City's Flood Plain Ordinance, Building, Electrical, Plumbing and Housing Codes to ensure high design standards and maintenance of the existing housing stock.
- (6) Revise the existing Subdivision Regulations in order to ensure the installation of necessary public facilities and to promote more rational development.

- (7) Remove dilapidated and unsalvageable housing units through the enforcement of the Housing Code and Community Development blight clearance activities. Approximately 18 units within the Sawyer Town Neighborhood Revitalization Area are proposed for removal.
- (8) Provide water, sewer and other City services and facilities to only those areas designated for growth within the Land Use Plan. This will help promote compact, energy-efficient development and help reduce sprawl.
- (9) Review the Zoning Ordinance's Planned Development provision to include a Planned Unit Development section which will help promote more innovative development.
- (10) Adopt an ordinance to protect properties within the existing Main Street Historic District.
- (11) Amend the Zoning Ordinance to allow cluster type development and other energy conserving land development patterns.
- (12) Develop multiple use schemes, particularly in the Central Business District, for mixed uses such as residential and office uses within vacant structures. This will provide for the adaptive reuse of existing resources. Adaptive reuse for residential purposes would be a major consideration in all schemes.
- (13) Incorporate into the subdivision review procedures notification to Pasquotank County and the Albemarle Regional Planning and Development Commission of proposed subdivisions to better coordinate area-wide housing development.

Criteria for Future Evaluation

The Elizabeth City Housing Element contains a workable housing plan. Once endorsed by Council, the various goals, policies and objectives will be considered over the next two year period or prior to the update of the Housing Element. The objectives will serve as a workable and measurable listing of programs that will be considered over the next two year period to carry out the broad goals and policies. They are workable because they offer various options to eliminate the City's housing problem. They are measurable in that they can be evaluated after two years or during the two year period to determine whether or not they have been achieved. In addition, most of the objectives have been stated in measurable quantities. Evaluation of the successful completion of these objectives can be easily determined by reviewing the achievement of the stated objective.

Section VI: ENVIRONMENTAL/HISTORICAL ASSESSMENT

Environmental Assessment

The Housing Element is designed to provide a workable plan for the local government to manage local housing resources, balance housing needs with housing resources, eliminate inadequate housing conditions, and encourage a decent home for all citizens. The Housing Element contains a plan with appropriate goals, policies and objectives to consider in carrying out the housing program. Future needs of unassisted as well as assisted housing are identified and appropriate recommendations and goals, policies, and objectives established to meet these needs.

Although this plan may have impact on the environment, such as proposed renewal or blight clearing efforts, the implementation of such proposed projects will require more detailed environmental assessment to insure compliance with relevant laws. However, certain goals and policy considerations would have a beneficial impact upon the environment, such as restrictions in flood hazard areas, energy efficient development, and management of urban settlement patterns. In addition, the Land Use Plan, of which the Housing Element is a vital and complementary part, is firmly committed to environmental protection and consideration.

Unavoidable adverse environmental effects may result from development of additional housing needed to meet future demand. However, such environmental impact is dealt with in the Land Use Plan through policy oriented growth management goals and standards set forth in the plan. In addition, goals, policies, and objectives in the Housing Element deal more specifically with environmental considerations, such as flood protection, special zoning requirements, or other neighborhood protection, special zoning requirements, or other neighborhood type consideration and improvements. Major renewal efforts will by necessity be guided by environmental impact assessments. The alternative of

not doing a Housing Element could have resulted in more adverse environmental impact.

The relationship of long term productivity of the land and local short term uses of the environment as a result of committed housing resources is considered in accord with the urban pattern plan and growth management goals set forth in the Land Use Plan. In this plan consideration was given for preservation of natural resources in balance with development needs. Perhaps the major long term irreversible or irretrievable development commitment may be in the loss of prime agricultural lands for needed housing and development purposes. However, the Housing Element sets forth by the policy plan and goals the necessity of compacting development to avoid the adverse environmental impact of continued urban sprawl.

Applicable existing Federal, state, and local environmental controls include the following:

Federal: (a) National Environment Policy Act of 1969

(b) Land and Water Conservation Fund Act of 1964

(c) Environmental Quality Act of 1970

(d) Flood Disaster Protection Act of 1973

State: (a) Soil Conservation District Law of 1973

(b) Water Use Act of 1967

(c) Sedimentation Pollution Control Act of 1973

(d) North Carolina Environment Policy Act of 1971

(e) Planning and Regulation of Development, Chapter 160A,
Article 19

Local: (a) Zoning Regulations

(b) Subdivision Regulations

(c) Building Codes

(d) Flood Plain Ordinance

Historic Preservation Assessment

Elizabeth City history predates the Revolutionary War period. For example, still remaining in the Elizabeth City area, although changed from its original appearance, is the Old Brick House (ca. 1747), thought to be a hideout of Blackbeard the pirate. Many such significant historic assets remain within the Elizabeth City area. The State plan for historic preservation lists almost fifty sites or buildings within the Elizabeth City area with historic significance. Undoubtedly, many more such sites or buildings are of local importance or interest. Unfortunately, many of the City's important historic assets have been destroyed, including Governor Ehringhaus' birthplace on Church Street. However, many architecturally significant buildings of the late Victorian period during the 1800's still remain intact within the City. In 1977, the Elizabeth City Historic District, along Main Street, was approved for inclusion in the National Register of Historic Places.

The Housing Element would have primarily a beneficial impact on local historic resources. For example, a specific objective for the next two year period calls for an ordinance to protect properties within the Historic District. In addition, the programs contained in this study will have a favorable impact on the Historic District and other historically important properties in that the quality of the surrounding environment will be maintained through enforcement of building and housing codes, zoning, subdivision regulations, the Flood Plain Ordinance, and utility extension policies. Proposed renewal or reclamation efforts would necessitate careful evaluation of affected historic properties prior to any clearance activities. Alternatives to the goals, policies and objectives contained in this Plan are the continued deterioration of the local environment in the vicinity of the Historic District and other historic properties due to incompatible land uses, low quality construction and maintenance

and inadequate provision of utilities and other public services. All existing Federal, State, City and County controls or programs currently being enforced for conserving and enhancing historical properties will be applicable to all policies and programs contained in this study. A listing and locational map of important historic assets within the Elizabeth City area is found in the Elizabeth City Land Use Plan: 1976-1985.



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